

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF VIRGINIA
Alexandria Division

STEVEN MAY, JR.
320 23rd St. S
Apt. 901
Arlington, VA 22202

Plaintiff(s),

Civil Action No: 1:17-cv-129 (CMH/JFA)

-v.-

STELLAR RECOVERY, INC.,
4500 Salisbury Road
Suite 105
Jacksonville, FL 32216

Serve on Resident Agent:
Brant,Reiter, McCormick & Johnson, P.A.
135 West Bay Street
Suite 400 - 4th Floor
Jacksonville, FL 32202

Defendant.

Complaint

Plaintiff Steven May, Jr. ("Plaintiff" or "May") by and through his attorneys, Meridian Law, LLC, as and for its Complaint against Defendant Stellar Recovery, Inc.. ("Defendant") respectfully sets forth, complains and alleges, upon information and belief, the following:

INTRODUCTION/PRELIMINARY STATEMENT

1. Plaintiff brings this action for damages and declaratory and injunctive relief arising from the Defendant's violation(s) of section 1692 et. seq. of Title 15 of the United States Code, commonly referred to as the Fair Debt Collections Practices Act ("FDCPA").

PARTIES

2. Plaintiff is a resident of the State of Virginia, County of Arlington, residing at 320 23rd St. S, Apt. 901, Arlington, VA 22202.

3. Defendant is a debt collector with an address at 4500 Salisbury Road, Suite 105, Jacksonville, FL 32216.

4. Stellar Recovery, Inc. is a "debt collector" as the phrase is defined in 15 U.S.C. § 1692(a)(6) and used in the FDCPA.

JURISDICTION AND VENUE

5. The Court has jurisdiction over this matter pursuant to 28 U.S.C. § 1331, as well as 15 U.S.C. § 1692 et. seq. and 28 U.S.C. § 2201. If applicable, the Court also has pendant jurisdiction over the State law claims in this action pursuant to 28 U.S.C. § 1367(a).

6. Venue is proper in this judicial district pursuant to 28 U.S.C. § 1391(b)(2).

FACTUAL ALLEGATIONS

7. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully state herein with the same force and effect as if the same were set forth at length herein.

8. Upon information and belief, on a date better known to Defendant, Defendant began collection activities on an alleged consumer debt from the Plaintiff ("Alleged Debt").

9. This debt was incurred as a financial obligation that was primarily for personal, family or household purposes and is therefore a "debt" as that term is defined by 15 U.S.C. § 1692a(5).

10. On or around July 18, 2016, Defendant sent Plaintiff a collection letter.

11. The last paragraph of the collection letter states the following: "If you choose to pay the amount due by credit/debit card or by check over the phone, you may be charged a \$9.50 convenience fee."

12. Plaintiff did not agree to such a collection costs and the \$ 9.50 collection fee on this debt far exceeds any reasonable costs of collection for this account.

13. The addition of this collection fee by Defendant, which was not authorized by the agreement creating the debt or permitted by law, was an attempt to collect an amount not owed by Plaintiff.

14. As a result of Defendant's deceptive, misleading and unfair debt collection practices, Plaintiff has been damaged.

FIRST CAUSE OF ACTION
(Violations of the FDCPA)

15. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein with the same force and effect as if the same were set forth at length herein.

16. Defendant's debt collection efforts attempted and/or directed towards Plaintiff violate various provisions of the FDCPA, including but not limited to 15 U.S.C. §§ 1692e, 1692e(5), 1692e(10), 1692f and 1692f(1).

17. As a result of the Defendant's violations of the FDCPA, Plaintiff has been damaged and is entitled to damages in accordance with the FDCPA.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff Steven May, Jr. demands judgment from the Defendant Stellar Recovery, Inc. as follows:

- a) For actual damages provided and pursuant to 15 U.S.C. § 1692k(a)1;
- b) For statutory damages provided and pursuant to 15 U.S.C. § 1692k(2)(A);
- c) For attorney fees and costs provided and pursuant to 15 U.S.C. § 1692k(a)(3);
- d) A declaration that the Defendant's practices violated the FDCPA; and
- e) For any such other and further relief, as well as further costs, expenses and disbursements of this action as this Court may deem just and proper.

Dated: January 31, 2017

/s/ Aryeh E. Stein
Meridian Law, LLC
By: Aryeh E. Stein, Va Bar No. 45895
600 Reisterstown Road
Suite 700
Baltimore, MD 21208
Phone: 443-326-6011
Fax: 410-653-9061